



Adrian Flux Residential Let Insurance



www.adrianflux.co.uk

This is your Residential Let Insurance policy document.

If you have any questions about these documents, please contact Adrian Flux Insurance Services who will be pleased to help you.

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The contract of insurance

The basics

This policy has been arranged by Adrian Flux Insurance Services on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

This is to certify that the insurer in consideration of the premium specified on the **schedule** agrees to indemnify the insured in respect of cover detailed within this policy.

In deciding to accept this insurance and in setting the terms, **we** have relied on the information **you** have given **us**. You must take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete.

The Residential Let Policy wording, **schedule** and any **endorsements** are all part of this contract and should be read together to avoid misunderstanding. They show which sections of the policy are in force and contain details of the cover. All the documents should be read carefully, paying particular attention to the General Exclusions and General Conditions which apply to the whole policy.

This policy sets out all the circumstances in which an insured person can make a claim. It is not a maintenance contract and does not protect against every loss.

This contract is written in English and all communications about it will be in English. **You** and **we** are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary this insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Data Protection Notice

We collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that benefits **you** and to meet **our** legal obligations.

This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit. This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health and any criminal convictions **you** may have). Where **we** need your consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

The way insurance works means that **your** information may be shared with, and used by, a number of third parties in the insurance sector. For example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

Other people's details you provide to us

Where **you** provide **us** or Adrian Flux Insurance Services with details about other people, **you** must provide this notice to them.

Want more details?

For more information about how **we** use **your** personal information, please see **our** full privacy notice, which is available online on **our** website or in other formats on request.

Contacting us and your rights

You have rights in relation to the information **we** hold about **you**, including the right to access **your** information. If **you** wish to exercise **your** rights, discuss how **we** use your information or request a copy of our full privacy notice, please contact us at:

Name: Dan Gill, Data Protection Officer

Email: dpo@axiscapital.com

Address: AXIS Managing Agency Limited, Plantation Place South,
60 Great Tower Street, London EC3R 5AZ

Phone: +44 207 877 3833

Web: www.axiscapital.com

Financial Services Compensation Scheme

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if a Lloyd's Underwriter is unable to meet its obligations to **you** under this insurance.

If **you** are entitled to compensation from the FSCS, the level and extent of the compensation will depend on the nature of this insurance. Further information about the FSCS is available on their website: www.fscs.org.uk or **you** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

Signed for and on behalf of Certain Underwriters at Lloyd's

A handwritten signature in black ink, appearing to read 'Gerry Bucke', with a long horizontal flourish extending to the right.

Gerry Bucke
Adrian Flux Insurance Services

Definitions

The following words or phrases have the same meaning whenever they appear in this document, the **schedule** and **endorsements**. These words are highlighted by the use of bold print.

Accidental damage

Damage caused as a direct result of a single unexpected event.

Buildings

The structure of the **private residence**, garages and outbuildings (but not a caravan or mobile home), greenhouses and sheds all on the same site and used for domestic purposes, including central heating oil tanks, gas tanks, septic tanks, hard tennis courts, fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, terraces, patios, drives, paths, walls, fences, gates, and **your** fixtures and fittings.

Carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines and tumble dryers up to £5,000 in total.

The **private residence** (unless **we** describe it differently on the **schedule**) must be built of brick, stone or concrete (but not prefabricated walls or panels), with a slate, tiled, concrete or felt roof. Unless shown on the **schedule**, no more than 30% of the roof area may be flat or covered with felt.

Contents

Household furniture, carpets, curtains and domestic appliances which belong to **you** or for which **you** are legally responsible.

Contents does not include **your** fixtures and fittings or property belonging to **your tenant(s)**.

Endorsement(s)

A change in the terms and conditions of this insurance agreed by **you** and **us**.

Endorsements which apply to **your** insurance (if any) will be shown in **your schedule**.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Landslip

Downward movement of sloping ground.

Period of insurance

The length of time covered by this insurance (as shown on the **schedule**) and any extra period for which **we** accept **your** premium or until cancelled.

Private residence

The living accommodation at the address shown on the **schedule**, lived in as an individual house, apartment(s) or flat(s).

Definitions continued

Schedule

The document showing **your** name, the **private residence**, the amounts insured, the **period of insurance** and the sections of this insurance which apply.

Settlement

Downward movement as a result of the ground being compressed by the weight of the **buildings** within 10 years of construction.

Subsidence

Downward movement of the ground beneath the **buildings** where the movement is unconnected with the weight of the building.

Tenant(s)

Any person or people paying rent to **you** under a tenancy agreement for at least six months, or paying rent to **you** under a Private Residential Tenancy (Scotland) agreement.

Categories of **tenant(s)**

Category 1 – Private

A person or people who are in full or part time employment, self-employed, retired or unemployed because of a disability.

Category 2 – Student

A person or people who are in full or part time education at a university, college or teaching establishment.

Category 3 – Tenant on benefits living permanently in the United Kingdom

A person or people who live in the **private residence** as accommodation arranged by a government department or local council, as long as the tenancy agreement is between **your tenant(s)** and **you**, or **your** appointed letting agent.

Category 4 – Asylum seeker

A refugee or refugees, as defined by Article 1 of the 1951 Refugee Convention, who have been granted refugee status by the national authorities.

The **schedule** will show which category this insurance has been issued for.

Unoccupied

Where the **private residence** has been left without **tenants** for more than 30 days in a row.

We, us, our

The insurer named on the **schedule** and certain underwriters at Lloyd's who have insured **you** under this contract.

Workforce

Your employees.

You, your

The person or people named on the **schedule**, or the directors or partners of the business named on the **schedule**.

Section one: Buildings

The **schedule** will show if this cover applies.

<p>What is covered</p> <p>Insured events</p> <p>Loss or damage to your buildings during the period of insurance caused by the following events:</p>	<p>What is not covered</p> <p>We will not pay the first amount of every claim (except for Insured events 13 and 14) if the private residence is lived in partly or totally by tenants in the following categories:</p> <p>Category 1 (Private) – £100 Category 2 (Student) – £150 Category 3 (Tenant on benefits) – £250 Category 4 (Asylum seeker) – £250</p>
1. Fire and smoke	
2. Earthquake	
3. Explosion	
4. Lightning	
5. Aircraft and other flying objects or anything dropped from them.	
6. Riot, civil commotion, strikes and labour or political disturbances.	<ul style="list-style-type: none"> • Loss or damage while the private residence is unoccupied.
7. Being hit by any vehicle, train or animal.	<ul style="list-style-type: none"> • Loss or damage caused by pets. • Loss or damage caused to: <ul style="list-style-type: none"> - paths or drives by the weight of any vehicle; or - roads, land, pavements, piers, jetties, bridges and culverts (a tunnel carrying a stream or open drain under a road or railway).
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.	<ul style="list-style-type: none"> • Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.

<p>9. Falling trees or branches, telegraph poles or lampposts including the cost of removing fallen trees or branches if the buildings have been damaged at the same time.</p>	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> - to hedges, fences and gates; or - caused by cutting down or trimming trees or branches.
<p>10. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> - while the private residence is unoccupied; or <ul style="list-style-type: none"> - caused by you, your workforce or your tenant(s).
<p>11. Malicious acts or vandalism.</p>	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> - while the private residence is unoccupied; - caused by you or your workforce. • Any amount over £10,000 caused by your tenant(s).
<p>12. Flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> - frost; - subsidence, heave or landslip other than as covered under number 14 of section one, if applicable; or - rising ground water levels. • Loss or damage to: <ul style="list-style-type: none"> - fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, hedges, fences and gates; or - radio or television aerials, fixed satellite dishes, their fittings or masts.
<p>13. Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine, refrigerator, freezer or dishwasher.</p>	<ul style="list-style-type: none"> • The first £350 of every claim unless stated otherwise in the policy schedule. • Loss or damage while the private residence is unoccupied. • Loss or damage caused by: <ul style="list-style-type: none"> - subsidence, heave or landslip other than as covered under number 14 of section one, if applicable; - faulty workmanship; - chemicals or a chemical reaction; or - the escape of water from guttering, rainwater downpipes, roof valleys and gullies. • Loss or damage: <ul style="list-style-type: none"> - to fixed domestic oil tanks, fixed swimming pools, fixed hot tubs, fixed jacuzzis and fixed spas;

	<ul style="list-style-type: none"> - to the installation itself; or - if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device.
<p>14. Subsidence or heave of the site on which your buildings stand, or landslip.</p>	<ul style="list-style-type: none"> • The first £1,000 of every claim unless stated otherwise in the policy schedule. • Loss or damage caused by: <ul style="list-style-type: none"> - coastal or river erosion; - new structures bedding down, expanding or shrinking; - normal settlement; - newly made up (surfaced) ground settling; - faulty design, workmanship or materials; - construction work or repairing, demolishing or altering your buildings; - the action of chemicals on or the reaction of chemicals with any materials which form part of your buildings. • Loss or damage to: <ul style="list-style-type: none"> - fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private residence is damaged at the same time and by the same cause; - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private residence are damaged at the same time and by the same cause; or - your buildings if the loss or damage is covered by law or the National House Building Council Scheme, or other similar guarantee.
<p>15. Storm</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> - frost; - subsidence, heave or landslip other than as covered under number 14 of section one, if applicable; or - rising ground water levels. • Loss or damage to: <ul style="list-style-type: none"> - fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, hedges, fences and gates; or - radio or television aerials, fixed satellite dishes, their fittings or masts.

Extra benefits included with buildings

We will also cover the following.

What is covered	What is not covered
<p>1. Accidental breakage</p> <ul style="list-style-type: none"> • Accidental breakage of fixed glass forming part of your buildings (including the cost of necessary boarding up before replacing broken glass). • Accidental breakage of fixed sanitary fittings. • Accidental breakage of ceramic glass in cooker hobs of built-in units. • Accidental breakage of fixed solar panels forming part of your buildings. 	<p>We will not pay the first amount of every claim if the private residence is lived in partly or totally by tenants in the following categories (other than Extra benefits 4 and 5):</p> <p>Category 1 (Private) – £100 Category 2 (Student) – £150 Category 3 (Tenant on benefits) – £250 Category 4 (Asylum seeker) – £250</p> <ul style="list-style-type: none"> • Damage while the private residence is unoccupied. • Damage caused by chewing, tearing, scratching or fouling by pets.
<p>2. Loss of rent</p> <p>While the private residence cannot be lived in as a result of loss or damage covered by an event insured under Section one: Buildings, we will pay the rent you would have received from existing tenant(s) if the private residence could have been lived in.</p> <p>You may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none"> • Any amount over 20% of the sum insured for buildings for any one claim. • Loss of rent: <ul style="list-style-type: none"> - if the private residence was unoccupied immediately before the insured event; - arising from your tenant(s) leaving the private residence without giving notice to you or your letting agents; or - after the private residence can be lived in again. • Rent which is unpaid at the time of the loss or damage. • Costs, fees or charges you have to pay to your letting agents.

Extra benefits included with buildings (continued)

<p>3. Selling the private residence If you sell the private residence, from the date you exchange contracts, we will give the buyer the benefit of Section one: Buildings until the sale is completed, as long as this is within the period of insurance.</p>	<ul style="list-style-type: none"> • Any claim for loss or damage to your buildings if the buyer is insured under any other insurance.
<p>4. Metered water Accidental leakage of metered water caused by an insured event under Section one: Buildings. Up to £1,000 in any period of insurance for charges you have to pay to your water provider. You may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none"> • The first £100 of every claim.
<p>5. Accidental damage to underground cables, pipes and tanks We will pay for accidental damage to underground cables, pipes and tanks serving the private residence for which you are legally responsible.</p>	<ul style="list-style-type: none"> • The first £100 of every claim. • Damage while the private residence is unoccupied. • The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks. • Damage caused by subsidence or heave of the land, or landslip. • Loss or damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material. • Delamination (separation of the layers) of pitch fibre pipes.

Extra benefits included with buildings (continued)

6. Building fees and the cost of removing debris

After a claim, which is covered by an insured event under Section one: Buildings, **we** will pay the following expenses or losses **we** have agreed to.

- The cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild **your buildings**.
- The cost of removing debris and demolishing or supporting parts of **your buildings** which have been damaged, to make the site safe.
- The extra costs of rebuilding or repairing the damaged parts of **your buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

- Any costs:
 - for preparing a claim;
 - which relate to undamaged parts of **your buildings**, except the foundations of the damaged parts of **your buildings**;
 - involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened; or
 - for making the site stable.
- Any amount over 12.5% of the sum insured for **buildings** for any one claim.

7. Emergency Access

Loss or damage to the **buildings** caused by a member of the emergency services breaking into the **private residence**:

- to rescue **you**, **your workforce** or **tenant(s)**;
- to deal with a medical emergency; or
- to prevent damage to the **private residence**.

The most **we** will pay is £500.

Settling claims

We will decide whether to pay the cost of repairing or replacing the part of **your buildings** damaged or destroyed if:

- the sum insured is enough to pay to rebuild **your buildings**;
- the repair or rebuilding is carried out as soon as possible after **we** give **our** approval (other than emergency repairs, which should be carried out without delay); and
- **your buildings** are in a good state of repair.

If the loss or damage to **your buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- the difference between the market value of the **private residence** immediately before the damage and its value after the damage.

If the loss or damage relates to carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines or tumble dryers, **we** will decide whether to pay the cost of repairing an item, or replacing it with a new item (in the same form and style).

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or specific part and replacements cannot be matched.

If **we** have discounted the premium for this collection of the same type, colour or design if the damage happens to one particular area or to a section because you have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Sum insured

The most **we** will pay under Section one: Buildings is the sum insured for **buildings** shown on the **schedule**, adjusted in line with index linking. This includes the extra expenses and fees listed under Extra benefit 6 (Building fees and the cost of removing debris) in Section one: Buildings.

Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of **your buildings**, in a new condition similar in size, shape and form, is more than the sum insured for **buildings**, **we** will pay only for the loss or damage in the same proportion. For example, if the sum insured for **buildings** only covers two-thirds of the cost of rebuilding **your buildings**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **buildings**, as long as **you** and **your tenant(s)** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **buildings**.)

Index linking

The sum insured will be index linked and will be adjusted in line with the changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors.

If **you** make a claim, index linking will continue during the period when the repair or rebuilding is being carried out, as long as **you** and **your tenant(s)** take reasonable action for the repair or rebuilding to be carried out without delay.

We will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Section two: Contents

The **schedule** will show if this cover applies.

<p>What is covered</p> <p>Insured events</p> <p>Loss or damage to your contents during the period of insurance caused by the following events:</p>	<p>What is not covered</p> <p>We will not pay the first amount of every claim (except for Insured events 13) if the private residence is lived in partly or totally by tenants in the following categories:</p> <p>Category 1 (Private) – £100 Category 2 (Student) – £150 Category 3 (Tenant on benefits) – £250 Category 4 (Asylum seeker) – £250</p>
1. Fire and smoke	
2. Earthquake	
3. Explosion	
4. Lightning	
5. Aircraft and other flying objects or anything dropped from them.	
6. Riot, civil commotion, strikes and labour or political disturbances.	
7. Being hit by any vehicle, train or animal.	<ul style="list-style-type: none"> • Loss or damage caused by pets.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.	
9. Falling trees or branches, telegraph poles or lampposts.	<ul style="list-style-type: none"> • Loss or damage caused by cutting down or trimming trees or branches.
10. Theft or attempted theft.	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> - while the private residence is unoccupied; or - caused by you, your workforce or your tenant(s).

Section two: Contents (continued)

<p>11. Malicious acts or vandalism.</p>	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> - while the private residence is unoccupied; - caused by you or your workforce. • Any amount over £10,000 caused by your tenant(s).
<p>12. Flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> - frost; or - rising ground water levels. • Loss or damage to property outside the private residence.
<p>13. Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine, refrigerator, freezer or dishwasher.</p>	<ul style="list-style-type: none"> • The first £350 of every claim unless stated otherwise in the policy schedule. • The cost of the water or oil. • Loss or damage: <ul style="list-style-type: none"> - while the private residence is unoccupied; - caused by faulty workmanship; - caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies; - to free-standing hot tubs, jacuzzis or spas; - to the installation itself; or - if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device.
<p>14. Subsidence or heave of the site on which your buildings stand, or landslip.</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> - coastal or river erosion; - new structures bedding down, expanding or shrinking; - normal settlement; - newly made up (surfaced) ground settling; - faulty design, workmanship or materials; - construction work or repairing, demolishing or altering your buildings; - solid floors moving, unless the foundations beneath the supporting walls of the private residence are damaged at the same time and by the same cause.
<p>15. Storm</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> - frost; - rising ground water levels. • Loss or damage to property outside the private residence.

Extra benefits included with contents

The **schedule** will show if this cover applies.

What is covered	What is not covered
<p>1. Accidental breakage Accidental breakage of:</p> <ul style="list-style-type: none"> • glass tops and fixed glass in furniture; • ceramic glass in cooker hobs; and • mirrors. 	<p>We will not pay the first amount of every claim if the private residence is lived in partly or totally by tenants in the following categories (other than Extra benefits 3):</p> <p>Category 1 (Private) – £100 Category 2 (Student) – £150 Category 3 (Tenant on benefits) – £250 Category 4 (Asylum seeker) – £250</p> <ul style="list-style-type: none"> • Damage while the private residence is unoccupied. • Damage caused by chewing, tearing, scratching or fouling by pets. • The cost of repairing, removing or replacing frames.
<p>2. Loss of rent While the private residence cannot be lived in as a result of loss or damage covered by an event insured under Section two: Contents, we will pay the rent you would have received from existing tenant(s) if the private residence could have been lived in.</p> <p>You may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none"> • Any amount over 20% of the sum insured for contents for any one claim. • Loss of rent: <ul style="list-style-type: none"> - if the private residence was unoccupied immediately before the insured event; - arising from your tenant(s) leaving the private residence without giving notice to you or your letting agents; or - after the private residence can be lived in again; or - which is unpaid at the time of the loss or damage. • Costs, fees or charges you have to pay to your letting agents.
<p>3. Metered water Metered water accidentally leaking following an insured event. Up to £1,000 in any period of insurance for charges you have to pay to your water provider. You may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none"> • The first £100 of every claim.

Settling claims

Basis of settling claims

For any item of **contents** that is lost or damaged **we** will at **our** option –

- replace or repair the item or part as new; or
- pay the cost of replacing or repairing the item or part as new; or
- if we can repair or replace the item or part but agree to **your** request to make a cash payment instead it will not be more than the amount it would have cost us to replace or repair the item using **our** own suppliers; or
- if no equivalent part or replacement item is available, pay the full cost of the item without any deduction, providing the sum insured is adequate.

We will take off an amount for wear and tear for clothing and household linen.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

Sum insured

The most **we** will pay under Section two: Contents is the sum insured for **contents** shown on the **schedule**, plus any index linking.

Under-insurance

If at the time of loss or damage the full cost of replacing **your contents** as new is more than the sum insured for **contents**, **you** will have to pay a share of the claim. For example, if the sum insured for **contents** only covers two-thirds of the replacement value of **your contents**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **contents**, as long as **you** and **your tenant(s)** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **contents**.)

Index linking

The sum insured will be index linked. This means that the sum insured will be adjusted in line with changes in the National Statistics Retail Price Index.

If **you** make a claim, the index linking will continue during the period when the repair or replacement is being carried out, as long as **you** take reasonable action for the repair or replacement to be carried out without delay.

We will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Section three: Liability

Where Section one: Buildings is shown as covered in the **schedule**, the insurance will include your liability as owner of the **private residence** and **your** liability as owner of a previous private residence.

Where Section two: Contents is shown as covered in the **schedule**, the insurance will include **your** liability as occupier of the **private residence** and **your** liability for accidents to domestic employees.

For the purpose of this section, bodily injury will include death and disease.

What is covered	What is not covered
<p data-bbox="76 507 415 531">Liability as the owner or occupier</p> <p data-bbox="76 560 519 699">We will insure your liability as owner or occupier to pay for accidents happening in and around the private residence during the period of insurance. We will provide this cover if the accident results in:</p> <ul data-bbox="76 707 519 842" style="list-style-type: none">• bodily injury to any person other than you or your workforce; or• loss or damage to property which you or your workforce do not own or have legal responsibility for. <p data-bbox="76 879 535 959">We will not pay more than £2,000,000 for any one event plus any costs and expenses we have agreed to in writing.</p> <p data-bbox="76 995 519 1075">If you die, your personal representatives will have the benefit of the cover under this section.</p>	<p data-bbox="562 560 1039 1422">You are not covered for liability arising:</p> <ul data-bbox="584 592 1039 1422" style="list-style-type: none">- other than as owner or occupier of the private residence;- from any agreement or contract unless you would have been legally liable anyway;- from criminal acts;- as a result of an assault, alleged assault or a deliberate or malicious act;- from owning or occupying any land or buildings, other than the private residence;- where you are entitled to cover from another source;- from any profession, trade or business, other than the operation of the private residence as rented accommodation;- from paragliding or parascending;- from any infectious disease or condition;- from you, your workforce or your tenant(s) owning or using any:<ul data-bbox="607 1110 1039 1422" style="list-style-type: none">• power-operated lift;• electrically-, mechanically- or power-assisted vehicles (including children's motorcycles and motor cars) or horse-drawn vehicles (other than domestic garden equipment not licensed for road use);• aircraft (including drones), hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);

Section three: Liability (continued)

What is covered	What is not covered
<p data-bbox="76 220 415 268">Liability as the owner or occupier (continued)</p>	<ul style="list-style-type: none"><li data-bbox="580 220 1036 268">- from you, your workforce or your tenant(s) owning or using any:<ul style="list-style-type: none"><li data-bbox="602 276 826 300">• caravans or trailers;<li data-bbox="602 308 927 331">• animals other than your pets;<li data-bbox="602 339 1008 435">• animals of a dangerous species and livestock as defined in the Animals Act 1971* (other than horses used for private hacking); or<li data-bbox="602 443 1024 539">• dogs listed under the Dangerous Dogs Act 1991** or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.<li data-bbox="563 547 1036 595">• You are not covered for liability arising from the following.<ul style="list-style-type: none"><li data-bbox="580 603 1036 754">- Liquidated damages Damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract, at the time the contract was made.<li data-bbox="580 762 1024 866">- Punitive or exemplary damages Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.<li data-bbox="580 874 1036 1026">- Aggravated damages Damages that are awarded when a person's behaviour or the circumstances of a case increase the injury to the other person because they are humiliated, distressed or embarrassed.<li data-bbox="580 1034 1024 1129">- Multiplying compensatory damages In some areas of the world, the amount of money awarded as compensation is multiplied as a punishment.

*Animal Act 1971

People who keep animals whether dangerous or non-dangerous are under a duty of care to prevent harm to other people by their animals. The Animals Act 1971 makes provision with respect to civil liability for damage done by animals and provides a distinction between dangerous and non-dangerous species. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

**Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

Section three: Liability (continued)

What is covered	What is not covered
<p>Liability as the owner of previous private residences</p> <p>We will insure your liability under Section 3 of the Defective Premises Act 1972* or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous private residence which you owned, for accidents happening in and around that private residence which result in:</p> <ul style="list-style-type: none"> • bodily injury to any person other than you or your workforce; or • loss or damage to property which you or your workforce do not own or have legal responsibility for. <p>We will not pay more than £2,000,000 for any one event plus any costs and expenses we have agreed to in writing.</p> <p>If you die, your personal representatives will have the benefit of the cover under this section.</p>	<p>You are not covered for liability arising:</p> <ul style="list-style-type: none"> • from an incident which happens over seven years after this insurance ends or the private residence was sold; • from any cause for which you or your workforce are entitled to cover under another source; • from the cost of correcting any fault or alleged fault; or • where a more recent insurance covers the liability.
<p>Accidents to domestic employees</p> <p>Your legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the private residence.</p> <p>We will pay up to £5,000,000, for any one event plus any costs and expenses we have agreed to in writing.</p> <p>If you die, your personal representatives will have the benefit of this section for your liability for an event covered by this section.</p>	<ul style="list-style-type: none"> • Bodily injury arising from any infectious disease or condition.

*Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the premises. Section 3 of the Defective Premises Act 1972 (or in Northern Ireland Section 5 Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

General exclusions

The following exclusions apply to the whole of your insurance.

This insurance does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; or
- death or injury to any person

caused by, contributed to or arising from the following.

- 1 Radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- 2 War, invasion, civil war, revolution and any similar event.
- 3 Loss of value after **we** have made a claim payment.
- 4 Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
- 5 Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.

- 6 Computer viruses or electronic information being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.
- 7 Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moth, vermin, any cause that happens gradually, or mechanical or electrical breakdown.
- 8 Indirect loss of any kind. **We** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this insurance.
- 9 Biological or chemical contamination due to or arising from:
 - terrorism; or
 - steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm; or
- putting the public or any section of the public in fear

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational) or similar nature.

Sanction Limitation and Exclusion Clause

We will not provide any cover or be liable to pay any claim or provide any benefit under this insurance if the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This means **we** will not provide any cover for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, United Kingdom or United States of America. **We** will not provide any cover in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, United Kingdom or United States of America.

General conditions

The following conditions apply to the whole of your insurance.

1 Reasonable care

You must keep **your** property in a good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** without delay (see 'Making a Claim' section within this document) and take all reasonable steps to reduce the costs of these proceedings.

2 Changes to your cover

You must tell Adrian Flux without delay about any change in the information given to **us** which is relevant to this insurance.

If **you** do not, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

You must tell Adrian Flux about the following if **you**:

- plan to carry out building works at the **private residence**;
- change how the **private residence** is used or if the type of **tenant** changes;
- are convicted or have a prosecution pending for any offence (other than motoring);
- leave the **private residence unoccupied**;
- change **your** address.

We have the right to cancel the policy or change any terms and conditions of this insurance when you tell us about a change. We may also adjust the premium if necessary.

3 Claims

When there is a claim or possible claim, **you** must tell **us** (See 'Making a Claim' section within this document) as soon as possible.

For loss or damage claims:

- **We** may require **you** to provide **us** with documentation to help prove **your** claim, for example: purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, valuations, utility bills, pre-purchase surveys, plans and deeds of **your** property. **We** will only ask for information relevant to **your** claim and **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.
- **You** must tell the Police without delay if **you** have suffered a theft, attempted theft or malicious damage or vandalism, and obtain an incident number.
- **You** must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims:

- **You** must send **us** (See 'Making a Claim' section within this document) any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it.
- Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

General conditions (continued)

4 Our rights after a claim

We may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, conduct, defend or settle any claim in **your** name.

We can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

5 Fraudulent claims

If **you** make a fraudulent claim under this insurance contract, then **we**:

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under clause c) above:

- **we** will not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- **we** need not return any of the premiums paid.

6 Disagreement over the amount of the claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to.

When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

General conditions (continued)

7 Cancellation

You may cancel the insurance by contacting Adrian Flux within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

You may cancel this insurance after the first 14 days by contacting Adrian Flux. **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

If **you** cancel this insurance outside the 14 day cooling off period, there will be an additional charge, of £25 plus IPT (Insurance premium tax), to cover the administrative cost of providing the insurance.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

We can cancel this insurance by giving **you** 14 days notice in writing where there is a valid reason for doing so. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** providing **you** have not made a claim. **We** will send **our** cancellation letter to the address shown on the **schedule** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing requesting payment within 14 days. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received and giving you 7 days' notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date **your** policy will be cancelled. If payment is not received by that date **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment.
- Where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period.
- Where **we** reasonably suspect fraud.
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

8 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

General conditions (continued)

9 More than one private residence

Each **private residence** covered by this insurance will be insured as though a separate document had been sent to each.

10 Regulations and conditions for rented accommodation

- **You** must meet all current local and national authority regulations governing rented accommodation. If **you** do not meet these regulations, and a claim happens as a result, **we** will not be able to pay **your** claim unless **you** can prove that **your** breach in no way could have increased the risk of the loss or damage.
- **You** or an authorised person must inspect the inside and outside of the **private residence** at least once every three months.
- The bedroom(s) must not be used for cooking food, other than for making tea and coffee.
- The bedroom(s) must not be heated by portable heaters, other than electrically-powered or convector heaters.

11 Flat roof inspection condition

All flat roof sections of the **private residence** must be inspected and tested at least once every five years by a qualified, independent building and roofing contractor and **you** or **your** letting agent must be able to give **us** a valid certificate or written report confirming the roof section is in a weatherproof condition.

If **you** do not do this, **we** will not be able to pay a claim which involves loss or damage to a flat roof which has occurred due to weather related conditions.

12 Your duty to provide accurate information

If **we** obtain evidence which suggests that **you** were careless in providing **us** with the information **we** have relied upon in setting the terms of this insurance, **we** may:

- refuse to pay any claim or claims, if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- only pay a proportion of the claim if **we** would have charged more for **your** insurance.

If we establish that you deliberately or recklessly provided us with false information we may:

- treat this insurance as if it never existed;
- decline all claims; and
- retain the premium.

Making a claim

If **you** need to make a claim:

- Check **your** policy booklet and **your schedule** to see if **you** are covered.
- Give notice without delay to the Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact Ryan Direct Group who handle claims on **our** behalf as soon as reasonably possible, quoting **your** policy number. They will register **your** claim and tell **you** what to do next.

Ryan Direct Group,
Direct House, Lacy Way,
Lowfields Business Park,
Eland HX5 9DB

Tel: 0344 412 4266

Email: technicalservices@directgroup.co.uk

- Do all **you** reasonably can to get back any lost or stolen property and tell **us** (contact details as above) without unnecessary delay if any property is later returned to **you**.
- Let **us** know (contact details as above) if **you** receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without our written consent.

How to complain

We aim to give **our** customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy. However, if **you** are unhappy with the service that **we** provide, **you** should firstly contact:

Adrian Flux Insurance Services,
East Winch Hall, East Winch,
King's Lynn,
Norfolk PE32 1HN
Phone: 0344 381 6505

If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.

Alternatively, **you** can refer **your** complaint to the Complaints team at Lloyd's at any time:
Complaints

Lloyd's,
One Lime Street,
London EC3M 7HA
Phone: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help", available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied with the outcome of **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution body.

If **you** live in the United Kingdom or the Isle of Man, the contact information is:

Financial Ombudsman Service,
Exchange Tower,
London E14 9SR
Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK)
Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114
Jersey
Channel Islands
JE4 9QG
Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.
Fax +44 1534 747629
Email: enquiries@ci-fo.org
Website: www.ci-fo.org

If **you** purchased this insurance online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

These procedures do not affect **your** right to take legal action.

